	Petition	Dago 1 ot 11
		Page 1 of 11
Fill in this information to identif	fy your case:	U.S. BANKRUPTCY COURT
United States Bankruptcy Court for	or the:	FILED
District of		TRENTON, NJ
Case number (If known):	Chepter you are fil	ling under: 2016 AUG 11 P 12: 38°
	☑ Chapter 7 ☐ Chapter 11	JAMES J. WALDRON
11. 754	Chapter 12	βγ. OVCh∯twif th)s is an
10-dy)	100	DEPLOY OF THE PROPERTY OF THE
Official Form 101		
	41a fan 1	_1_ page
oluntary Peti	tion for individua	als Filing for Bankruptcy 12/15
f known). Answer every questio	neet, attach a separate sheet to this to	orm. On the top of any additional pages, write your name and case numb
	A communication of the state of	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case);
Your full name	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case);
Write the name that is on your	Aaron	About Debtor 2 (Spouse Only in a Joint Case);
Write the name that is on your government-issued picture identification (for example,	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case);
Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Aaron	
Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting	Acron First name	First name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture	First name  Middle name	First name  Middle name  Last name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting	First name  Middle name  Last name	First name  Middle name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	First name  Middle name  Last name	First name  Middle name  Last name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  All other names you have used in the last 8	First name  Middle name  Last name	First name  Middle name  Last name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  All other names you have used in the last 8 years	First name  Middle name Last name  Suffix (Sr., Jr., II, III)	First name  Middle name  Last name  Suffix (Sr., Jr., II, III)  First name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  All other names you have used in the last 8	First name  Middle name  Last name  Suffix (Sr., Jr., II, III)  First name  Middle name	First name  Middle name  Last name  Suffix (Sr., Jr., II, III)
Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  All other names you have used in the last 8 years Include your married or	First name  Middle name Last name  Suffix (Sr., Jr., II, III)	First name  Middle name  Last name  Suffix (Sr., Jr., II, III)  First name
Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  All other names you have used in the last 8 years Include your married or	First name  Middle name  Last name  Suffix (Sr., Jr., II, III)  First name  Middle name	First name  Middle name  Last name  Suffix (Sr., Jr., II, III)  First name  Middle name
government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  2. All other names you have used in the last 8 years Include your married or	First name  Middle name  Last name  Suffix (Sr., Jr., II, III)  First name  Middle name  Last name	First name  Middle name  Last name  Suffix (Sr., Jr., II, III)  First name  Middle name  Last name

 Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN) Last name

OR

9 xx -

Last name

XXX

OR

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De	ebtor 1 First Name Middle Nan		ise number (# known)
200 Marine		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	☐ I have not used any business names or EINs.
	(EIN) you have used in the last 8 years Include trade names and	Business name	Business name
	doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		33 Chamberlin Number Street	Number Street
		Court	
		Lawrence ville N.J. 08648	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 1

Aaron	
First Name	Middle Name

Molands	
I and Money	

Pa	Tell the Court Abou	t Your B	ankrup	tcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file	Check or for Banki	uptcy (F	a brief description of ea Form 2010)). Also, go to	ch, see <i>Notic</i> the top of pa	e Required by 11 age 1 and check th	U.S.C. § 342(b) for Individuals Filing ne appropriate box.
	under	•					• • • • • • • • • • • • • • • • • • •
		☐ Char					
		☐ Chap					
.//212-	TO COURT ON THE WASHINGTON AND AND AND THE COURT OF THE C	☐ Chap	ter 13		engrik (1920) bi di apaş di kelalı kelaka	o regramativamente de santa d	
8.	How you will pay the fee	local your subn	court fo self, you nitting y	or more details about u may pay with cash,	how you m	ay pay. Typicall heck, or money	eck with the clerk's office in your y, if you are paying the fee order. If your attorney is pay with a credit card or check
		☐ I nee	d to pa	ny the fee in installn for Individuals to Pay	nents. If you The Filing	u choose this op Fee in Installme	otion, sign and attach the ants (Official Form 103A).
		By la less pay t	w, a jud than 15 he fee i	dge may, but is not re 60% of the official pov	equired to, v verty line tha u choose th	vaive your fee, a at applies to you is option, you m	ion only if you are filing for Chapter 7. and may do so only if your income is ir family size and you are unable to ust fill out the Application to Have the with your petition.
9.	Have you filed for bankruptcy within the	<b>™</b> No	Americkie Maddy in comm		-		
	last 8 years?	☐ Yes.	District		When	MM / DD / YYYY	Case number
			District		When		Case number
			District		When		
			DISCILL		vviicii	MM / DD / YYYY	
	Valuable for the All States (All States and All States and All States and All States (All States and All States (All States and All States an	-/-	***************************************		194 aft 11 (1971)	in a different of the state of	
10.	Are any bankruptcy cases pending or being	M No					
	filed by a spouse who is	Yes.	Debtor				Relationship to you
	not filing this case with you, or by a business partner, or by an affiliate?		District		When	MM / DD / YYYY	Case number, if known
	uimato.		Debtor				Relationship to you
			District	<u>a</u>	When	MM / DD / YYYY	Case number, if known
11.	Do you rent your residence?	O Yes.	residen	ur landlord obtained an ace? . Go to line 12.			and do you want to stay in your t Against You (Form 101A) and file it with
				bankruptcy petition.			

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Debtor 1 First Name Middle Nan	Case number (if known)
Part 3: Report About Any E	usinesses You Own as a Sole Proprietor
12. Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.  If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.	No. Go to Part 4.  Yes. Name and location of business  Name of business, if any  Number Street  City State ZIP Code
	Check the appropriate box to describe your business:  Health Care Business (as defined in 11 U.S.C. § 101(27A))  Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  Stockbroker (as defined in 11 U.S.C. § 101(53A))  Commodity Broker (as defined in 11 U.S.C. § 101(6))  None of the above
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).  No. I am not filing under Chapter 11.  No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Part 4: Report if You Own	r Haye Any Hazardous Property or Any Property That Needs Immediate Attention
14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to	No Pres. What is the hazard?
public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	If immediate attention is needed, why is it needed?
that needs urgent repairs?	Where is the property? Number Street

City

ZIP Code

State

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Debtor 1

Case	num	her	(if known)	

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:** 

must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition. you MUST file a copy of the certificate and payment plan, if anv.

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Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-25450-CMG Doc 1 Filed 08/11/16 Entered 08/11/16 12:40:38 Desc Petition Page 6 of 11

Debtor 1

Acron
First Name

Middle Name

McCants	

Case number (if known)\_\_\_\_\_

Part 6: Answer These Que	stions for Reporting Purpo	ses	
16. What kind of debts do	16a. Are your debts prima as "incurred by an individu	rily consumer debts? Consumer debt ual primarily for a personal, family, or hous	s are defined in 11 U.S.C. § 101(8) ehold purpose."
you have?	No. Go to line 16b. Yes. Go to line 17.		
·	16b. <b>Are your debts prima</b> money for a business or it	rily business debts? Business debts and estimate or through the operation of the	are debts that you incurred to obtain business or investment.
	<ul><li>No. Go to line 16c.</li><li>☐ Yes. Go to line 17.</li></ul>		
	16c. State the type of debts yo	u owe that are not consumer debts or bus	iness debts.
17. Are you filing under Chapter 7?	☐ xo. I am not filing under C	chapter 7. Go to line 18.	у <del>чения в в в в в в в в в в в в в в в в в в в</del>
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	administrative expens  No	ter 7. Do you estimate that after any exemes are paid that funds will be available to d	pt property is excluded and distribute to unsecured creditors?
18. How many creditors do you estimate that you owe?	□ 1-49 □ 50-99 □ 190-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	□ \$500,000,001-\$1 billion □ \$1,000,000,001-\$10 billion □ \$10,000,000,001-\$50 billion □ More than \$50 billion
Part 7: Sign Below			
For you	I have examined this petition, a correct.	and I declare under penalty of perjury that	the information provided is true and
If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 1 of title 11, United States Code. I understand the relief available under each chapter, and I choose to junder Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to hel this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).			f eligible, under Chapter 7, 11,12, or 13 ch chapter, and I choose to proceed
			who is not an attorney to help me fill out . § 342(b).
		vith the chapter of title 11, United States C	
	l understand making a false sta with a bankruptcy case can res 18 U.S.S. §§ 152, 1341, 1519,	sult in fines up to \$250,000, or imprisonme	money or property by fraud in connection nt for up to 20 years, or both.
	* Uson Me	Signature	e of Debtor 2
	Signature of Debtor 1  Executed on MM DDD	Signature Executed	

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or your attorney, if you are epresented by one	to proceed under Chapter 7, 11, 12, or 13 of title available under each chapter for which the pers-	tition, declare that I have informed the debtor(s) about eligibility at 1, United States Code, and have explained the relief on is eligible. I also certify that I have delivered to the debtor(s n a case in which § 707(b)(4)(D) applies, certify that I have no			
you are not represented y an attorney, you do not	knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.				
eed to file this page.	*	Date			
	Signature of Attorney for Debtor	MM / DD /YYYY			
	Printed name				
	Firm name				
	Number Street				
•					
	City	State ZIP Code			
	Contact phone	Email address			
	·				
	•				
	Bar number	State			

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Page 8 of 11 Case number (if ki Debtor 1 The law allows you, as an individual, to represent yourself in bankruptcy court, but you For you if you are filing this should understand that many people find it extremely difficult to represent bankruptcy without an themselves successfully. Because bankruptcy has long-term financial and legal attorney consequences, you are strongly urged to hire a qualified attorney. If you are represented by To be successful, you must correctly file and handle your bankruptcy case. The rules are very an attorney, you do not technical, and a mistake or inaction may affect your rights. For example, your case may be need to file this page. dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay. You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned. If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply. Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences? Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccyrate or incomplete, you could be fined or imprisoned? Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms? M No Yes. Name of Person. Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case. Signature of Debtor 2

MM / DD / YYYY

Contact phone

Cell phone

Date

Contact phon

Fill in this in	formation to identify y	our case:	
Debtor 1	Agron First Name	Middle Name	McCants
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the:	District of	
Case number (if known)			_

Check if this is an amended filing

#### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### **List Your Creditors Who Have Secured Claims** 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Did you claim the property as exempt on Schedule C? What do you intend to do with the property that Identify the creditor and the property that is collateral secures a debt? ☐ No Surrender the property. Creditor's ☐ Retain the property and redeem it. Yes Description of Retain the property and enter into a Reaffirmation Agreement. securing debt: Retain the property and [explain]: \_ Creditor's PSEEG □ No Surrender the property. Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: ■ Retain the property and [explain]: \_ Jersey American Water Surrender the property. Retain the property and Reaffirmation Agreement ☐ No Creditor's name: Retain the property and redeem it. ☐ Yes Description of ☐ Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: ☐ No Surrender the property. Creditor's name: ☐ Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]:

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Debtor 1

aron		Molants
rsi Name	Middle Name	Last Name

Case number (If known)

se be assumed?

Doc 1 Filed 08/11/16 Entered 08/11/16 12:40:38 Petition Page 11 of 11 Matrix Azar Keshavarz 163 Market Street Perth Amboy, N.J. 08861 PSEÈG 15 W State St Trenton, N.J. 08608 New Jersey American Water

New Jersey American Water 989 Lenox Dr Lawrence, NJ 08648